

HSBC Channel Islands & Isle of Man

Our Investment Services



This document contains key facts for consumers considering buying certain financial products through our financial advice or self-directed execution only services. You need to read this important document as it explains the services you are being offered, and how you will pay for them. You should also read the Investment and Wealth Terms and Conditions alongside this document.

<https://ciom.hsbc.com/investments/investment-wealth-services-terms/>

Menu of Services

We offer the following wealth and investment services:

Advisory services:

- **Goal based planning** - Designed for customers who want advice across key financial planning need areas. We'll carry out an in-depth assessment of your needs; discussing your circumstances, preferences and goals before making recommendations to help you fulfil your personal goals.
- **Investment only advice** - Designed for customers with simpler investment needs who only want advice on investing cash funds. We'll assess your objectives, needs and preferences before making recommendations to help you fulfil your wealth needs. **We will not review your existing investments or your wider financial planning needs.**
- **Protection only advice** - Designed for customers wanting advice to protect themselves and their families in the event of illness or death. We'll assess your needs before making recommendations to help protect you and your family. **We will not review your wider financial planning needs.**

We offer a limited range of products which means we may not be able to offer products to meet all your needs.

Self-directed Execution only services:

- **International Investment Centre** - Designed for customers who want to give a specific instruction to invest within a product available through HSBC International Investment Centre. You will not receive any advice on investments relating to the merits of the transaction or suitability. This instruction will be processed upon your specific instructions and the appropriateness of the investment will not be reviewed.

If you choose to use the Self-directed Execution only service, you should understand the risks of not taking investment advice and you will receive a reduction in investor protection.

Comparison of services:

Financial need areas	Goal based planning	Investment only advice	Protection only advice	Execution only
Protecting you and your family	Yes	No	Yes	No
Your children's future and education	Yes	No	No	No
Managing and growing your wealth	Yes	Yes ¹	No	No
Planning for your retirement	Yes	No	No	No
Passing on your wealth	Yes	No	No	No
Review your whole portfolio ²	Yes	No	No	No
Self-directed investment ³	No	No	No	Yes

¹ Restricted to advice on cash funds.

² We only review investments sold by or transferred to HSBC Channel Islands & Isle of Man.

³ Investments are done solely on an **Execution Only** basis with no advice given.

The cost of our services

Report & Implementation Fee (Advisory Services)

For all advisory services, your financial advisor will only make a recommendation to you after they have assessed your needs.

Should you choose to implement any of our investment recommendations as set out in your Financial Planning Report, then you will be charged a Report & Implementation Fee which will be based on the total value of assets implemented. The fee that you will pay will be detailed within the Financial Planning Report.

We will not keep any of the advice or recommendation we implement for you under review. There is no charge for us surrendering your investments.

Commission

Where we make a protection recommendation and you choose to implement our advice, commission will be payable. We will receive commission from the insurance company providing the protection product. We will tell you how much commission will be payable before the protection product is implemented for you.

All costs will be detailed in your Financial Planning Report but you may ask for this information at any time.

Premier customers

Below is a high level overview of our services and fees:

Service	Investment value	Fees
Goal based/advised	Report only fee no investment	£350 excluding VAT ⁴
Goal based/advised	Report and implementation fee	2.75% of assets implemented ^{5,6} (subject to a minimum fee of £960)
Goal based/advised	Regular contributions up to £1,670 per month	£595 fixed fee
Goal based/advised	Regular contributions over £1,670 per month	3% of total contributions to be invested in the first 12 months ⁷
Self-directed Execution only – International Investment Centre	Minimums: GBP 500 (lump sum) GBP 50 (Regular contributions)	1% of investment amount implemented. This includes Regular contributions with 1% being taken from each premium.

⁴ In the Isle of Man, the Report and Implementation Fee is inclusive of VAT.

⁵ 'Assets implemented' refers to the total value of lump sum investment recommendations which you ask us to implement.

⁶ Or 1.925% Report and Implementation Fee for any fixed income funds implemented.

⁷ Or 1.925% of total contributions to be invested in first 12 months of investment for contributions above £1,670 per month into any fixed income funds.

Advance and Bank account customers

Advance and Bank account customers are only eligible to invest through our execution only services.

Below is a high level overview of our services and fees:

Service	Investment value	Fees
Self-directed Execution only	Minimums: GBP 500 (lump sum) GBP 50 (Regular contributions)	1%

More detailed information on each service can be obtained upon request.

Fee Payment

The final fee amount will be confirmed to you in the Financial Planning Report (Advisory) or International Investment Centre (Self-directed Execution only), if any. We will deduct the fee(s) from your nominated HSBC account(s). We do not accept payment by cash or cheque. You will pay for our services on the basis of fees, commission or a combination of both as described in this document. In the Isle of Man some of our services attract VAT. We reserve the right to discount or waive our advice fees.

Additional Fees

Separate to our service costs detailed above, any investment into mutual funds could carry additional fees which vary from product to product. Any additional fees will be disclosed in full within your Financial Planning Report (Advisory) or International Investment Centre (Self-directed Execution only).

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